

United States Bankruptcy Court  
Western District of Washington

In re:  
Amy Handy  
Aaron M Handy  
Debtors

Case No. 24-10217-TWD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2  
Date Rcvd: Jan 31, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Amy Handy, Aaron M Handy, 5316 Ne 4th Ct, Renton, WA 98059-8566
957248141	+ Seattle Consumer Justice, PS., Henry & DeGraaff, PS, 119 1st Ave S 500, Seattle, WA 98104-3400

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mainline@hdm-legal.com	Jan 31 2024 23:50:00	Jacob D DeGraaff, Henry & DeGraaff, P.S., 10728 16th Ave SW, Seattle, WA 98146
tr	+ EDI: QMPKLEIN.COM	Feb 01 2024 04:26:00	Michael P Klein, Michael P. Klein, Attorney at Law, 330 Madison Ave S Suite 105, Bainbridge Island, WA 98110-3089
smg	EDI: WADEPREV.COM	Feb 01 2024 04:26:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust	+ Email/Text: USTPREGION18.SE.ECF@USDOJ.GOV	Jan 31 2024 23:50:00	United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438
957248124	Email/Text: bncnotifications@pheaa.org	Jan 31 2024 23:50:00	American Education Services, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
957248125	Email/PDF: bncnotices@becket-lee.com	Jan 31 2024 23:52:33	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
957248127	EDI: BANKAMER	Feb 01 2024 04:25:00	Bank of America, PO Box 21846, Greensboro, NC 27420-1846
957248132	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 31 2024 23:50:00	Citizensbnkna, 1 Citizens Drive, Riverside, RI 02915
957248128	+ EDI: CAPITALONE.COM	Feb 01 2024 04:25:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
957248129	+ Email/Text: bankruptcy@cavps.com	Jan 31 2024 23:50:00	Cavalry Portfolio Services, 1 American Ln Suite 220, Greenwich, CT 06831-2563
957248130	+ Email/Text: bankruptcy@cavps.com	Jan 31 2024 23:50:00	Cavalry Portfolio Services, 1 American Ln Suite 06831-2563
957248133	+ EDI: COMCASTCBLCENT	Feb 01 2024 04:25:00	Comcast, PO Box 60533, City of Industry, CA 91716-0533
957248134	EDI: DISCOVER	Feb 01 2024 04:25:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
957248135	+ EDI: HFC.COM	Feb 01 2024 04:25:00	HSBC Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
957248136	EDI: IRS.COM	Feb 01 2024 04:26:00	Internal Revenue Service, Central Insolvency

		Operations, PO Box 7346, Philadelphia, PA 19101-7346	
957248131	EDI: JPMORGANCHASE	Feb 01 2024 04:25:00	Chase Auto Finance, P.O. Box 78067, Phoenix, AZ 85062-8067
957248140	Email/Text: EBN@Mohela.com	Jan 31 2024 23:50:00	MOHELA, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005-1243
957248138	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2024 23:50:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
957248139	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2024 23:50:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
957248142	+ EDI: WTRRN BANK.COM	Feb 01 2024 04:26:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
957248143	+ EDI: USBANKARS.COM	Feb 01 2024 04:26:00	U.S. Bankcorp, Attn: Bankruptcy 800 Nicollet Mall, Minneapolis, MN 55402-7000
957248144	+ EDI: USAA.COM	Feb 01 2024 04:25:00	USAA Federal Savings Bank, Attn: Bankruptcy 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
957248145	+ EDI: WFFC2	Feb 01 2024 04:26:00	Wf Bank Na, Attn: Bankruptcy, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 23			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
957248123	*	Aaron M Handy, 5316 Ne 4th Ct, Renton, WA 98059-8566
957248126	*	Amy Handy, 5316 Ne 4th Ct, Renton, WA 98059-8566
957248137	*	Internal Revenue Service, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2024 at the address(es) listed below:

Name	Email Address
Jacob D DeGraaff	on behalf of Debtor Amy Handy mainline@hdm-legal.com henrydegraaffps@jubileebk.net
Michael P Klein	

District/off: 0981-2  
Date Rcvd: Jan 31, 2024

User: admin  
Form ID: 309A

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trusteeklein@hotmail.com kleinlaw133@hotmail.com,mklein@ecf.axiosfs.com

United States Trustee

USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: Amy Handy Social Security number or ITIN: xxx-xx-0807  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Aaron M Handy Social Security number or ITIN: xxx-xx-2843  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Western District of Washington Date case filed for chapter: 7 1/31/24  
Case number: 24-10217-TWD

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

08/21

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](https://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amy Handy	Aaron M Handy
2. All other names used in the last 8 years		
3. Address	5316 Ne 4th Ct Renton, WA 98059-8566	5316 Ne 4th Ct Renton, WA 98059-8566
4. Debtor's attorney Name and address	Jacob D DeGraaff Henry & DeGraaff, P.S. 10728 16th Ave SW Seattle, WA 98146	Contact phone 206-330-0595 Email: <a href="mailto:mainline@hdm-legal.com">mainline@hdm-legal.com</a>
5. Bankruptcy trustee Name and address	Michael P Klein Michael P. Klein, Attorney at Law 330 Madison Ave S Suite 105 Bainbridge Island, WA 98110	Contact phone 206-842-3638
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">pacer.uscourts.gov</a> .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am - 4:30 pm Monday - Friday Contact phone 206-370-5200 Date: 1/31/24

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 26, 2024 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  Telephonic Creditors Meeting Conference Line: 1-866-660-6472 Participant Code: 8196120
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse arises.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 4/26/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

#### Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov) OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.